



A handwritten signature in blue ink, appearing to read "Sugiyama".

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2161  
Examiner: Unassigned

In re PATENT APPLICATION of

Applicant : Hirobumi SUGIYAMA et al.

**INFORMATION  
DISCLOSURE  
STATEMENT**

Appl. No. : 09/769,449

Filed : January 26, 2001

For : ELECTRONIC SETTLEMENT SYSTEM

Atty. Dkt. : SAT 159

August 23, 2002

Commissioner of Patents  
Washington, D.C. 20231

Sir:

This is an information disclosure statement submitted in compliance with the timing requirements of 37 C.F.R. §1.97(b)(3) i.e., prior to a first Office Action on the merits.

Attached are pages 111 and 112 of a book entitled *Using SET for Secure Electronic Commerce* by Grady N. Drew, and corresponding pages in a corresponding Japanese-language version that were cited in the corresponding Japanese application. Also attached are two copies of Japanese publications and English-language abstracts thereof. The publications are listed on the attached PTO-1449.

Since this Information Disclosure Statement is being filed before the first Office Action, no certification or fee is required, and the requirements of 37 C.F.R. §§1.97 and 1.98 are deemed to be fully met as to all documents submitted. Consideration of the

FEE ENCLOSED:\$  
No charge  
will be made  
to our Deposit Account  
for this  
August 23, 2002

Atty. Dkt.: SAT 159

submitted documents is respectfully requested.

Should any fee be required, please charge the same to our Deposit Account No. 18-0002 and advise us accordingly.

Respectfully submitted,

August 23, 2002  
Date

  
\_\_\_\_\_  
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SMR:pjl

INFORMATION DISCLOSURE  
STATEMENT

09/769,449

<b>FORM PTO-1449</b> <b>INFORMATION DISCLOSURE STATEMENT</b>		Atty Docket  SAT 159	Application No.  09/769,449				
		Applicant Hiromi SUGIYAMA et al.					
		Filing Date January 26, 2001	Group Unit 2161				
<b>U.S. PATENT DOCUMENTS</b>							
Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
<b>FOREIGN PATENT DOCUMENTS</b>							
		Document Number	Date	Country	Class	Sub-Class	Trans-lation
	AL	10-105612	04/24/98	JAPAN			Abstract
	AM						
	AN						
	AO						
<b>OTHER (Including Author, Title, Date, Pertinent Pages, etc.)</b>							
	AP	Abstract - Electronic Payment /Debit Card System; Shinobu Hasebe et al.; NETWORK SOLUTION, Oki Electric R & D No. 181, VOL. 66, NO. 2, October 1999.					
	AQ	Using SET for Secure Electronic Commerce; Grady N. Drew; Prentice Hall PTR, Upper Saddle River, New Jersey, U.S.A. 1999, pgs 111-112					
	AR						
Examiner _____							Date Considered _____
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.							